Case 04-37335 Doc 1 Filed 10/07/04 Entered 10/07/04 16:10:16 Desc Petition (Official Form 1) (12/02) Page 1 of 28

FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Eastern Division Name of Joint Debtor (Spouse)(Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): McEvoy, Karrie A. McEvov, Scott T. All Other Names used by the Joint Debtor in the last 6 years All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Karrie A. Pritchard Soc. Sec./Tax I.D. No. (if more than one, state all): Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-0818 xxx-xx-0937 Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Street Address of Debtor (No. & Street, City, State & Zip Code): 5649 W. 63rd Place 5649 W. 63rd Place Chicago, IL 60638 Chicago, IL 60638 County of Residence or of the County of Residence or of the Principal Place of Business: Cook Cook Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Chapter or Section of Bankruptcy Code Under Which Type of Debtor (Check all boxes that apply) the Petition is Filed (Check one box) ✓ Individual(s) □ Railroad Stockbroker Corporation ☐ Chapter 11 ☑ Chapter 13 ☐ Chapter 7 ☐ Commodity Broker □ Partnership ☐ Chapter 12 ☐ Chapter 9 ☐ Other ☐ Clearing Bank Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filing Fee (Check one box) ☐ Business ☑ Consumer/Non-Business ☑ Full Filing Fee Attached Filing Fee to be paid in installments (Applicable to individuals only) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration certifying Debtor is a small business as defined in 11 U.S.C. § 101 that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) U.S. Bankruptcy Court Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured creditors. Northern District Of Illinois Debtor estimates that, after any exempt property is excluded and administrative expenses paic Filed: 10/07/2004 be no funds available for distribution to unsecured creditors. Time: 16:20:03 50-99 100-199 200-999 10 Debtor: SCOTT T MCEVOY 1-15 Estimated Number of Creditors \square Case: 04-37335 Fee: 194 Chapter: 13 Rec. # : 3105174 Estimated Assets \$50,000 Judge: Carol Doyle \$1,000,001 to \$10,000,001 to \$500,001 to \$50,001 to \$100,001 to \$0 to \$100:341 mtg: 11/09/2004 @ 12:00PM \$50 million \$500,000 \$1 million \$10 million \$50,000 \$100,000 \square [ConfHrg: 12/02/2004 @ 11:00AM п Estimated Debts \$50,000 \$50,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$100,001 to \$0 to \$100 \$10 million \$50 million \$50,000 \$100,000 \$500,000 \$1 million ✓

Case 04-37335 Doc 1 Filed 10/07/04 Entered 10/07/04 16:10:16 Desc Petition FORM B1, Page 2 (Official Form 1) (12/02) Page 2 of 28 Name of Debtor(s): Scott T. McEvoy, Karrie A. McEvoy Voluntary Petition (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Case Number: Date Filed: Location Where Filed: NONE Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Case Number: Name of Debtor: NONE Judge: Relationship: District: **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10Kand 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has Exchange Act of 1934 and is requesting relief under chapter 11) chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, Exhibit A is attached and made a part of this petition. Exhibit B specified in this petition. (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. Signature of Joint Debtor Date Signature of Attorney for Debtor(s) Telephone Number (If not represented by attorney) Exhibit C Does the debtor own or have possession of any property that poses Date or is alleged to pose a threat of imminent and identifiable harm to Signature of Attorney public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Signature of Attorney for Debtor(s) ◩ Thomas W. Lynch, 6194247 Signature of Non-Attorney Petition Preparer Printed Name of Attorney for Debtor(s) / Bar No. I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided Thomas W. Lynch P.C. the debtor with a copy of this document. Not Applicable 9231 S Roberts Road Hickory Hills, Illinois Printed Name of Bankruptcy Petition Preparer Address 60457 Social Security Number 708 598 5999 708 598 6299 Telephone Number Address Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: Signature of Debtor (Corporation/Partnership) l declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X Not Applicable Signature of Authorized Individual X Not Applicable Signature of Bankruptcy Petition Preparer Printed Name of Authorized Individual Date Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

Form B6 (6/90)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re Scott T. McEvoy

Karrie A. McEvoy

Case No.

Chapter 13

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		LIABILITIES	OTHER	
A - Real Property	YES	1	\$	125,000.00			
B - Personal Property	YES	3	\$	7,751.00	The state of the s		
C - Property Claimed as Exempt	YES	1					
D - Creditors Holding Secured Claims	YES	1			\$ 79,012.83		
E - Creditors Holding Unsecured Priority Claims	YES	2			\$ 0.00		
F - Creditors Holding Unsecured Nonpriority Claims	YES	4			\$ 21,140.99		
G - Executory Contracts and Unexpired Leases	YES	1			maria de la como de la La como de la como de La como de la como de		
H - Codebtors	YES	1					
i - Current Income of Individual Debtor(s)	YES	1				\$ 2,790.65	
J - Current Expenditures of Individual Debtor(s)	YES	1				\$ 2,302.25	
Total Number in Al	of sheets L Schedules	16					
		Total Assets ➤	\$	132,751.00			
				Total Liabilities >	\$ 100,153.82		

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FORM B6A (6/90)

In re:	Scott T. McEvoy	Karrie A. McEvoy	Ca
	Debtor		

se No. (If known)

SCHEDULE A - REAL PROPERTY

Single family home located at 5649 W. 63rd Place; in need of repair.	Fee Owner	J	\$ 125,000.00 \$ 125,000.00	\$ 78,000.00	
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM	

(Report also on Summary of Schedules.)

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FORM B6B (10/89)

ln	ге	Scott	Т.	McEvoy	
,,,		~~~~			

Karrie A. McEvoy

Case No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

			,	
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	х			
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Checking account at Fifth Third Bank.	J	200.00
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		Couch, table, 2 beds, dressers, 3 small televisions, and other small misc. itmes.	J	1,200.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	х			
6. Wearing apparel.		Clothing.	j	300.00
7. Furs and jewelry.	х			
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
13. Interests in partnerships or joint ventures. Itemize.	x			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			

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FORM B6B (10/89)

In re	Scott T. McEvoy	Karrie A. McEvoy	,	Case No.	
	Debtor				(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY		DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 	The state of the s	Pension at Local Union 10.	Н	1.00
21. Patents, copyrights, and other intellectual property. Give particulars.	х			
22. Licenses, franchises, and other general intangibles. Give particulars.	х			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Ford Expedition; 70,000 miles.	J	5,000.00
24. Boats, motors, and accessories.	х			
25. Aircraft and accessories.	х			
26. Office equipment, furnishings, and supplies.	х			
27. Machinery, fixtures, equipment and supplies used in business.		5 year old computer.	J	300.00
		Carpenter's tools of trade.	Н	750.00
28. Inventory.	х			
29. Animals.	х			

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FORM B6B (10/89)

In re	Scott T. McEvoy	Karrie A. McEvoy	,	Case No.	
		Debtor			(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Crops - growing or harvested. Give particulars.	х			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals, and feed.	х			
33. Other personal property of any kind not already listed. Itemize.	X			
	2	continuation sheets attached Tot	al >	\$ 7,751.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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FORM B6C (6/90)

In re Scott T. McEvoy

Karrie A. McEvoy

, Case No.

Debtor.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS		
1997 Ford Expedition; 70,000 miles.	735 ILCS 5/12-1001(c)	2,400.00	5,000.00		
5 year old computer.	735 ILCS 5/12-1001(b)	300.00	300.00		
Carpenter's tools of trade.	735 ILCS 5/12-1001(d)	750.00	750.00		
Checking account at Fifth Third Bank.	735 ILCS 5/12-1001(b)	200.00	200.00		
Clothing.	735 ILCS 5/12-1001(a),(e)	300.00	300.00		
Couch, table, 2 beds, dressers, 3 small televisions, and other small misc. itmes.	735 ILCS 5/12-1001(b)	1,200.00	1,200.00		
Pension at Local Union 10.	735 ILCS 5/12-1001(b)	1.00	1.00		
Single family home located at 5649 W. 63rd Place; in need of repair.	735 ILCS 5/12-901	15,000.00	125,000.00		

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FORM B6D (6/90)

In re:	Scott T. McEvoy	Karrie A. McEvoy	Case No.	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 51-9900022252 Bank One Loan Servicing PO Box 901008 Fort Worth, TX 76101-2008		J	10/1999 Security Agreement 1997 Ford Expedition; 70,000 miles. VALUE \$5,000.00				1,977.41	0.00
ACCOUNT NO. 1972257522 Chase Mortgage PO Box 830016 Balitmore, MD 21283-0016		J	5/2000 Mortgage Single family home located at 5649 W. 63rd Place; in need of repair.				77,035.42	0.00

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B6E (Rev.4/98)

In re:

Scott T. McEvoy

Karrie A. McEvoy

Case No.

Debtor

/lf knov

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Ø	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals
	Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Other Priority Debts
	* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or

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FORM B6E - Cont.

(10/89) In re:

Scott T. McEvoy

Karrie A. McEvoy

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOHNT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

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FORM B6F (Official Form 6F) - (9/97)

In re:	Scott T. McEvoy	Karrie A. McEvoy	Case No.	
	D	phtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 25-68708-0		J	6/29/2004				1,458.10
Advocate Christ Medical Center PO Box 70508 Chicago, IL 60673			Balance due for unpaid medical services recieved at Christ Hospital.				
ACCOUNT NO. 25-76107-0	<u> </u>	J	7/6/2004	<u> </u>			182.00
Advocate Christ Medical Center PO Box 70508 Chicago, IL 60673			Balance due for unpaid medical services.		!		
ACCOUNT NO. 2603973	[J	6/29/2004				474.00
Advocate MSO Services 75 Remittance Drive, Suite 6010 Chicago, IL 60675-6010			Balance due for unpaid medical services.				
ACCOUNT NO. 1267753	T	J	4/2004				640.73
Anchor Recievables Mgt PO Box 41003 Norfolk, VA 23541-1003			Balance due for Debtor's Household Bank account.	,			
ACCOUNT NO. V00009469524		J	12/2003				215.48
ATG Credit PO Box 14895 Chicago, IL 60614-4895			Balance due for unpaid medical services recieved at Little Company of Mary Hospital.				

2	Continuation	chapte	attached

Subtotal	>	\$2,970.31
Total	>	

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FORM B6F - Cont. (10/89)

In re:	Scott T. McEvoy	Karrie A. McEvoy	Case No.	
	Dehte	Or .		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4319041016273114	1	J	8/2004				3,976.87
Bank of America PO Box 2278 Norfolk, VA 23501-2278	-1-	•	Balance due for account with Bank of America.				
ACCOUNT NO. 438864209425		J	12/2003				860.00
Capital 1 Bank 11013 W. Broad St Glen Allen, VA 23060			Balance due for Debtor's account with Capital One.				
ACCOUNT NO. 4225813470010544	Ι	J	3/7/2004				3,154.22
Chase Visa P.O. Box 52195 Phoenix, AZ 85072-2195			Balance due for Debtor's account with Chase.				
ACCOUNT NO. 4128003176535170	Τ	J	8/2004				3,639.29
Citi Cards P.O. Box 6407 The Lakes, NV 88901-6407			Balance due for Debtor's CitiCard account.				
ACCOUNT NO. 1150040923387		J	8/2004			İ	2,162.50
Collect Corp 300 International Drive. Suite 100 Williamsville, NY 14221-5783			Balance due for Debtor's account with Sears.				

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims (Total of this pa		>	\$13,792.88
Т		>	
(Use anly on last page of the completed Schedule	F.)		

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FORM B6F - Cont. (10/89)

In re:	Scott T. McEvoy	Karrie A. McEvoy	, Case No.	
	1)ehtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. A3520112718101		J	1/6/2004	 			100.67
GC Services PO Box 1419 Copperas Cove, TX 76522			Balance due for unpaid account with AT&T.				
ACCOUNT NO. P596402743842863		J	6/19/2001				1,050.00
MBB PO Box 1219 Park Ridge, IL 60068-7219			Balance due for unpaid medical services.				
ACCOUNT NO. 4101892		J	9/2004				1,040.07
Merchants and Medical 6324 Taylor Drive Flint, MI 48507-4685		İ	Balance due for Debtor's account with Kohl's Deptartment Store.				
ACCOUNT NO. GEC403821		J	8/2004				389.05
PBC of Maryland PO Box 628 Elk Grove, CA 95759-0628			Balance due for Debtor's JC Penny account.				
ACCOUNT NO. LC 5583521		J	7/31/2003	<u> </u>	<u> </u>	····	116.50
Radiology Imaging Specialists PO Box 70 Hinsdale, IL 60522			Balance due for medical services.				

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)	>	\$2,696.29
	Total	>	
(Use only on last page of the	te completed Schedule F.)		

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FORM B6F - Cont. (10/89)

In re:	Scott T. McEvoy	Karrie A. McEvoy	, Case No
	Dobton		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sneet)				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINCENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7714100095692620	1	J	7/2004				534.32
Sams Club PO Box 530993 Atlanta, GA 30353-0993			Balance due for Debtor's account with Sam's Club.				
ACCOUNT NO. 5856370688501148		J	8/2004	<u> </u>			748.41
WFNNB P.O. Box 659704 San Antonio, TX 78265		İ	Balance due for Debtor's account with Harlem Furniture.				
ACCOUNT NO. 985803204		J	8/2004				398.78
WFNNB P.O. Box 659728 San Antonio, TX 78265		İ	Balance due for Debtor's account with the Limited Too.				

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

\$1,681.51 \$21,140.99

Total

; > |

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		Page	e 16 of 28	

Form B6G (10/89)

h ro	O 44 T - 14 - 17		Vermie A MeEver	Case No.	
mre.	Scott T. McEvoy		Karrie A. McEvoy	 Case No.	
		Debtor			(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

		Page 17 of 2	28	
B6H		G		
(6/90)				
In re:	Scott T. McEvoy	Karrie A. McEvoy	, Case No	
	Debtor			(If known)
		SCHEDULE H - CO	DEBTORS	
	☑ Check this box if debtor has no	codebtors.		
		f		
	NAME AND ADDRESS	OF CODEBTOR	NAME AND ADDRESS OF	CREDITOR

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FORM	B61
(6/90)	

In re Scott T. McEvoy, Karrie A. McEvoy

Case	No
------	----

Debtor

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married	DEPENDENTS OF	DEBTOR AND S	POUSE		
	NAMES	AGE		RELATIONSHI	P
Spouse's Age: 33	Kaitlyn		12	Daughter	
	Amanda		10	Daughter	
l n	Megan		5	Daughter	
z	Zachery		4	Son	
EMPLOYMENT:	DEBTOR		SPOUSE		
Occupation Carpente	r	Housewife	•	<u>, , , , , , , , , , , , , , , , , , </u>	
Name of Employer Exhibitio	n Service				
How long employed 4 1/2 year	rs				
Address of Employer					
Income: (Estimate of average monthly	y income)		DEBTOR	SPOUSE	
Current monthly gross wages, salary, (pro rate if not paid monthly.)	and commissions	\$	3,384.31	\$	0.00
Estimated monthly overtime		\$	0.00	-	0.00
SUBTOTAL		\$	3,384.31	\$	0.00
LESS PAYROLL DEDUCTIONS			0,007,01		0.00
a. Payroll taxes and social securi	ity	\$	593.66	\$	0.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify)		\$	0.00	\$	0.00
SUBTOTAL OF PAYROLL DEDUCT	TIONS	\$	593.66	\$	0.00
TOTAL NET MONTHLY TAKE HOME	PAY	\$	2,790.65	\$	0.00
Regular income from operation of bus	iness or profession or farm				
attach detailed statement)		\$	0.00	\$	0.00
ncome from real property		\$	000		0.00
nterest and dividends		\$	0,00	\$	0.00
Alimony, maintenance or support payr debtor's use or that of dependents list		\$	0,00	\$	0.00
Social security or other government as		· 		<u> </u>	
Specify)		\$	0.00	\$	0.00
Pension or retirement income		\$	0,00	\$	0.00
Other monthly income			1		
Specify)		\$	0.00	\$	0.00
TOTAL MONTHLY INCOME		\$	2,790.65	\$	0.00
OTAL COMBINED MONTHLY INCOM	ME \$ 2,790.65	(Report also o	n Summary of S	Schedules)	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

The Debtor has seasonal layoffs lasting 2-3 months per calender year. Debtor is pay is based on a 35 hour work week.

Form	B6J
(6/90)	

In re Scott T. McEvoy, Karrie A. McEvoy

Case	No.	
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Debtor	(If known)
SCHEDULE J - CURRENT	EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	Check this box if a joint petition is filed and debtor's spouse maintains schedule of expenditures labeled "Spouse".	a separate household. Complete a separate	
Rent	t or home mortgage payment (include lot rented for mobile home)	\$	615.00
	real estate taxes included? Yes No	✓	
ls pro	roperty insurance included? Yes No		
	ties Electricity and heating fuel		300.00
	Water and sewer	\$	57.00
	Telephone	\$	50.00
	Other Cable	\$	35.00
Home	ne maintenance (repairs and upkeep)	\$	0.00
Food	d	\$	500.00
Cloth	hing	\$	100.00
Laun	ndry and dry cleaning	\$	35.00
Medi	lical and dental expenses	\$	45.00
Trans	nsportation (not including car payments)	\$	200.00
Recre	reation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
Chari	ritable contributions	\$	0.00
Insur	rance (not deducted from wages or included in home mortgage paymer	nts)	
	Homeowner's or renter's	\$	0.00
	Life	\$	0.00
	Health	\$	0.00
	Auto	\$	135.00
	Other The Debotr's auto insurance includes Homeo	wner's insurance.	0.00
Taxes	es (not deducted from wages or included in home mortgage payments)		
(Spec	ecify)	\$	0.00
Instal	allment payments: (In chapter 12 and 13 cases, do not list payments to b		
	Auto	\$	0.00
	Other Real estate	\$	170.25
Alimony, maintenance or support paid to others			0.00
Payments for support of additional dependents not living at your home			0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)			0.00
Other	Educational expenses	<u> </u>	40.00
τοτα	AL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,302.25
		<u> </u>	_,
•	R CHAPTER 12 AND 13 DEBTORS ONLY]	are to be made his weekly mentily analysis a	er at
	ide the information requested below, including whether plan payments a e other regular interval.	are to be made bi-weekly, monthly, annually, o	rat
A. To	otal projected monthly income	\$	2,790.65
B. To	otal projected monthly expenses	\$	2,302.25
C. Ex	xcess income (A minus B)	\$	488.40
D. To	otal amount to be paid into plan each	Monthly \$	488.40
		(interval)	

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In re: Scott T. McEvoy xxx-xx-0937

Karrie A. McEvoy xxx-xx-0818

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of page, and that they are true and correct to the best of my knowledge, information, and belief.

16 sheets plus the summary

Date: 10-6-04

Scott T. McEvov

Signature

Karrie A. McEvoy

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re: Scott T. McEvoy xxx-xx-0937

Karrie A. McEvoy

Case No.
Chapter 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

FISCAL YEAR PERIOD

45,253.00

Exhibition Service

2002

38,386.00

Exhibition Service

2003

24,235.87

Exhibition Service

2004

2. Income other than from employment or operation of business

None

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State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

FISCAL YEAR PERIOD

3. Payments to creditors

None

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a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT

AMOUNT STILL OWING

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

COURT OR AGENCY

STATUS OR

AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

DISPOSITION

v. Scott T. McEvoy 04 M1 138292

Chase Manhattan Bank, USA, NA Verified Complaint for default in monthly retail installment payments.

RJD Center, Room 602 Chicago, IL

Pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 \checkmark

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

 \square

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

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a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF **ASSIGNMENT** TERMS OF **ASSIGNMENT** OR SETTLEMENT

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \mathbf{Z}

NAME AND ADDRESS

OF COURT

DATE OF

DESCRIPTION

NAME AND ADDRESS OF CUSTODIAN

CASE TITLE & NUMBER

ORDER

AND VALUE OF **PROPERTY**

7. Gifts

None abla

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

RELATIONSHIP

DESCRIPTION

OF PERSON OR ORGANIZATION TO DEBTOR, IF ANY

DATE OF GIFT AND VALUE OF

GIFT

8. Losses

None M

> List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF

PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PROPERTY

Thomas W. Lynch P.C. 9231 S Roberts Road Hickory Hills, Illinois

60457

2004 \$2894.00

10. Other transfers

None

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a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

M

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

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List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a ioint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

OF

IF ANY

13. Setoffs

None \square

> List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF **SETOFF**

AMOUNT OF SETOFF

14. Property held for another person

None

 \blacksquare

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None ☑

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

 \checkmark

SITE NAME AND

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

SITE NAME AND

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

abla

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

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a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

	NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES		
	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.						
one ☑	NAME	NAME ADDRESS					
				•			

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct,

Date 10 -6 - 04

Signature (of Debtor

Soot T MoEvo

Date <u>(0.6.04</u>

Signature of Joint Debtor

Karrie A. McEvov

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Eastern Division

In	re:	

Scott T. McEvoy

xxx-xx-0937

Karrie A. McEvoy xxx-xx-0818

Case No. Chapter 13

Debtors

DISCLOSURE OF COMPENSATION OF ATTORNEY **FOR DEBTOR**

				CERTIFICA	ATION			
		None						
6.	By ag	By agreement with the debtor(s) the above disclosed fee does not include the following services:						
	•	None	-					
	e)	[Other provisions as	s needed]	-	-			
	d)	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;						
	c)	Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						
	b)	Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;						
	a)	Analysis of the deb a petition in bankru	tor's financial situation, and i	rendering advice to	the debtor in determi	ning whether to file		
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:								
			nare the above-disclosed cor y of the agreement, together	•	·			of
4	. 2	I have not agreed to of my law firm.	to share the above-disclosed	l compensation with	any other person un	less they are membe	ers and associ	ciates
		☑ Debtor		Other (specify)				
3	. The s	source of compensat	tion to be paid to me is:					
		✓ Debtor		Other (specify)				
2	. The s	source of compensat	tion paid to me was:					1 21 31 31
	E	Balance Due					\$	2,100.00
	F	Prior to the filing of th	nis statement I have received	t			\$	600.00
	F	For legal services, 1 h	have agreed to accept				\$	2,700.00
1	and t	that compensation partices re	329(a) and Bankruptcy Rule aid to me within one year bet endered or to be rendered or ruptcy case is as follows:	fore the filing of the	petition in bankruptcy	, or agreed to be	debtor(s)	

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Thomas W. Lynch, Bar No.

Thomas W. Lynch P.C.

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL COUNSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$158 filing fee plus \$33 administrative fee plus \$18 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed the certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$164 filing fee plus \$30 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice.

Date

WHITE-DEBTOR COPY

PINK-COURT COPY

Case Number